

Figure 3

OVERALL METHOD

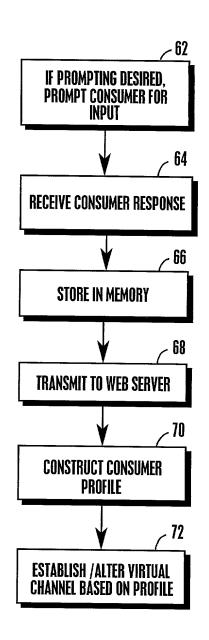


Figure 4
ESTABLISHING CONSUMER
PROFILE

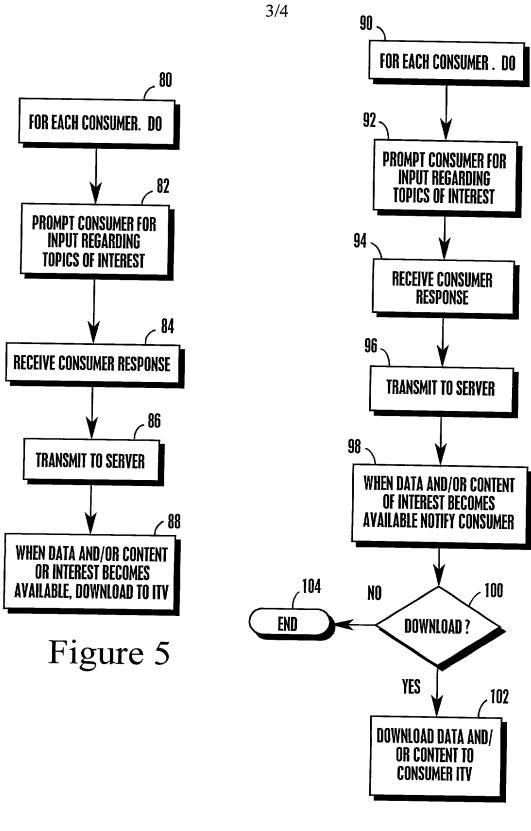


Figure 6

